

2164

THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT: : KEIL  
INVENTION: : APPARATUS FOR ESTABLISHING DEBT ACCOUNTS  
SERIAL NUMBER: : 09/837,926  
FILING DATE: : April 18, 2001  
EXAMINER: :  
GROUP ART UNIT: : 2164  
ATTY. DOCKET : 2240.005

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TRANSMITTAL LETTER

CERTIFICATE UNDER 37 CFR 1.8(a)  
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Patents, Washington, D.C. 20231 on 7-7-01

Susan Heston

Commissioner for Patents  
Washington, D.C. 20231

Sir:

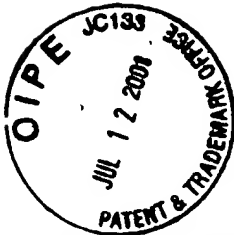
Please find enclosed for filing:

X Information Disclosure Statement  
X PTO-1449  
X Reference  
X Postcard

Date: 7/7/01

Respectfully submitted,

Michael A. Slavin  
Reg. No. 34,016  
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Susan Hess

Sir:

INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty of disclosure, Applicant is citing the references set forth on the accompanying form PTO-1449. These references were made of record in the parent application Serial No. 09/334,887 filed June 17 1999, upon which the present application claims priority under 35 U.S.C. §120. Pursuant to 37 C.F.R. §1.98(d) Applicant is not required to submit copies of these references. Applicant also submits herewith U.S. Patent No. 6,192,142 which was cited in the specification.

Applicant submits that the present invention is patentable over these references.

Date: 7/7/01

Respectfully submitted,

Michael A. Slavin

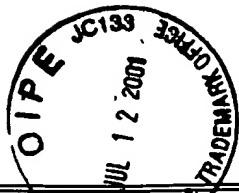
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<b>Form PTO 1449</b> (Rev. 8-83)  <b>U.S. Department of Commerce</b> Patent and Trademark Office  <b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)	Atty. Docket No.  2240.005	Serial No.  09/837,926
	Applicant  KEIL	
	Filing Date  04/18/01	Group  2164

U. S. PATENT DOCUMENTS

Examiner Initial		DOCUMENT NUMBER							Date	Name	Class	Subclass	Filing Date if Appropriate
		4	8	2	3	2	6	4	4/89	Deming			
		5	8	9	2	8	2	7	4/99	Beach et al.			
		5	4	5	5	4	0	7	10/95	Rosen			
		5	8	1	5	6	5	7	9/98	Williams et al.			
		6	1	9	2	1	4	2	2/01	Pare, Jr. et al.			

FOREIGN PATENT DOCUMENTS

		Document Number							Date	Country	Class	Subclass	Translation Yes No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER		DATE CONSIDERED	
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

PTO1449.FRM

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